

THE

HISTORIAN



OF HANCOCK COUNTY

www.hancockcountyhistoricalsociety.com

Bay Saint Louis, Mississippi

May 2025

COMING EVENTS AT LOBRANO HOUSE

The monthly luncheon meeting will be held on Thursday, May 15, 2025, at noon at the Kate Lobrano House. The guest speaker will be Ralph Holiman. Our speaker was part of a task force for the Drug Enforcement Agency (DEA) and he will describe how a large heroin gang in Baltimore Maryland was arrested and prosecuted with use of concealed wire taps of mob bosses. **Reservations are required** and may be made by calling 228-467-4090. **Please call by noon on Wednesday, May 14** to make your reservation. Seating is limited to forty-eight (48) people, and we need to order the correct number of lunches. **Served at noon, lunch is \$15.00 for members and \$17.00 for nonmembers**, payable at the door. The catering order is submitted on Wednesday at noon prior to the luncheon on Thursday. If you need to cancel your reservation, please call by noon on Wednesday prior to the luncheon if at all possible so that the society does not incur unnecessary expenses. It is catered by Almost Home Catering with Chef Michelle Nichols. The menu for the luncheon this month is barbeque meatloaf, hash brown casserole, English pea salad, gooey butter bars, and yeast bars.



Keehn Berry served as President of the Whitney Bank from 1938 to 1969. It cannot be emphasized enough that Mr. Berry was the most influential leader in Whitney's history.

WHITNEY BANK

By James Keating MD

The Whitney National Bank of Louisiana has a rich history spanning over a century, playing a significant role in the financial landscape of New Orleans. The story of this beloved bank begins with a railroad man. Commodore Charles Morgan (1795-1878), was a self-made shipping and railroad magnate in the mid-Nineteenth Century. His daughter, Maria

Louise Morgan (1832-1908), married her father's shipping agent, Charles A. Whitney (1823 -1882), who was sent to New Orleans. They moved so Charles could be the CEO of their Regional Headquarters. Maria inherited her father's vast fortune in 1878. At this time, the Port of New Orleans was enjoying a revitalization of its economy. The city had diminished in size of import/export tonnage and scope of port business because shoals or sandbars at the mouth of the Mississippi River prevented easy access for ocean-going cargo ships with deep hulls.

THE
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**LOBRANO HOUSE
HOURS**

MONDAY — FRIDAY
10:00AM — 3:00PM
CLOSED 12—1 (lunch)

Closed: 12:00—1:00 (lunch)

MISSION STATEMENT

“TO PRESERVE THE GENERAL AND ARCHITECTURAL HISTORY OF HANCOCK COUNTY AND TO PRESERVE THE KATE LOBRANO HOUSE AND COLLECTIONS THEREIN; TO RESEARCH AND INTERPRET LIFE IN HANCOCK COUNTY; AND TO ENCOURAGE AN APPRECIATION OF AND INTEREST IN HISTORICAL PRESER-

Pressure also came from newly established east/west rail-lines that offered faster alternatives to river transportation. This forever changed the future trajectory of New Orleans as the dominant city that it once was. An engineer, James Buchanan Eads, designed a set of jetties at the mouth of South Pass that became the world's most effective self-dredging machine. Subsequently, the depth of the water at South Pass increased from eight feet to thirty feet. The largest steamers and ships could now pass through the mouth of the river. As a result, at least in the short term, the port regained its status as the second-busiest port in the nation.

The newly expanded Crescent City needed a strong, solid bank. Maria sold her father's railroad business to fund a new venture for her sons, George Q. Whitney (1856-1907), and Charles M. Whitney (1858-1913). Thus, the Whitney National Bank was founded. Twelve highly regarded local citizens who included Maria and her son, George, met and organized the bank in 1883. Son George was a key catalyst in the enterprise. The bank was henceforth known around town as “The Whitney.”

The Whitney grew and prospered from 1883-1905 under the direction of its first President, James Hayden. From its inception, Whitney supported local businesses and civic enter-



Maria Louise Morgan Whitney sold her father's railroad business to fund a new venture for her two sons, the Whitney Bank in 1883.

prises, quickly earning a reputation for promptness, civic-mindedness, and fiscal dependability. After several mergers or acquisitions the bank changed its name to Whitney Central National Bank. George Q. Whitney succeeded Hayden as President, but sadly he died suddenly in 1907. The Whitney survived a severe panic in 1907. This was a remarkable era of innovation in New Orleans and other American cities, particularly in electrification, transportation, and communication. In 1914, the bank joined the Federal Reserve System. In World War I, the bank purchased Liberty Bonds and provided financial support to

GRANT WRITING

Our Society is in need of a volunteer who has some experience in grant writing. Like many other organizations, we have benefited from the largess of foundations, government agencies, and societies.



These stately old fashioned clocks were attached to the front of all Whitney Banks. They became an icon during Whitney's history symbolizing timeless values and strength.

the American Red Cross.

In 1926, the bank installed the first clocks on the front of the main office on St Charles Street. These clocks placed in front of every bank became an icon during Whitney's history symbolizing timeless values and strength. The clocks were made of bronze with copper hoods and cut-glass dials. The O.B. McClintock Company of Minnesota manufactured the early clocks. They emitted reproductions of Westminster Ab-



by chimes. One such clock was installed in 2020 on the Hancock Whitney Center (formally One Shell Square) because it was a symbol of Whitney's local legacy.

In this time frame, Whitney forged a mutual protection pact with Hancock Bank prior to the Great Depression that was presumably a "handshake deal" rather than a written contract. That pact enabled both institutions to avoid the catastrophic closures that affected other banks. The alliance reflected a commitment to safeguarding customer assets and regional economic stability. This partnership provided liquidity support and reinforced systemic stability during economic crisis.

In 1933, five banks and many savings and loan associations failed in New Orleans. Whitney was the sole bank in New Orleans to survive the Great Depression intact. In 1933, under the leadership of President John D. O'Keefe, the bank's affiliates were reorganized into a single corporate entity, with the name, the Whitney National Bank, thus streamlining operations and reinforcing stability. Whitney distinguished itself as a resilient financial institution. The restructuring allowed the bank to continue paying dividends and even invest \$300,000 in modern infrastructure, such as an air conditioning system for the headquarters. Despite the 1929 market collapse, Whitney's conservative fiscal policies and diversified real estate holdings, provided oil and gas royalties and rent revenue, an important financial buffer.

Keehn Berry served as



This is an artist's rendering of the first Whitney Bank completed in 1888 located in the business district of downtown New Orleans. The building is now an historical landmark.

President from 1938-1969. During his tenure the bank's total resources increased sixteen-fold. It cannot be emphasized enough that Mr. Berry was the most influential leader in Whitney's history, especially considering he was at the helm during the pre and post war years when New Orleans experienced a boom. Mr. Berry was also a nationally renowned leader in the banking industry during his time. During World War II the bank offered War Bonds and lent money to war contractors and manufacturers. Whitney handled ration book accounts covering gasoline, sugar, processed foods, shoes, and other consumer goods.

In 1962, Whitney shareholders created the Whitney Holding Corporation, the parent company of the Whitney System of subsidiaries. The bank continued to expand through acquisitions and mergers throughout the 1980s and 1990s. During the 1960s and

1970s many commercial clients who had started out locally developed into large international concerns, particularly in the petroleum-related industries. Nevertheless, in the 1980s there was a Savings and Loan Recession. Louisiana faced difficulties in the oil and gas sector and real estate market.

A new Chairman and CEO, William Marks, implemented a strategic plan that took this local bank with \$2.5 B in assets into a five-state franchise with assets exceeding \$11B by 2011. In 1997, Whitney purchased Merchants Bankshares Inc., thereby entering the Mississippi State marketplace. Thus, for the first time in one hundred years, Whitney and Hancock competed with each other on the Gulf Coast.

At the turn of the 21st Century, ATMs (Automated Teller Machines) and improved computer systems were introduced to Whitney customers. IT (Information Technology) automated core banking systems such as checking accounts. In the early 2000s, Whitney offered “online banking” that allowed clients to access their accounts remotely over the internet with a personal desktop or laptop computer at home or office. Subsequently, they could check balances, transfer funds, and pay bills electronically. These transactions included services traditionally offered at local branches but without having to go to one. Later, another revolution offered was digital banking accessed by smartphones. In 2004, Whitney offered five critical client segments: corporate banking, business banking, retail banking, trust, and wealth management.

In 2008, the Great Recession occurred which was caused by the bubble bursting of the subprime mortgage boom. The Emergency Economic Stabilization Act of 2008 included \$800B in government bailouts under the Troubled Asset Relief Program (TARP). In November 2008 Hancock Bank declined the US Treasury Department bailout. Whitney struggled for several years with bad loans from Florida but returned to profitability in 2011. The economic crisis of 2008 set the stage for Hancock Bank and Whitney Bank to come together in 2011.

Accordingly, Hancock Bank acquired Whitney Bank in what is called a transformative merger. This merger consummated a friendly relationship that had started one hundred years earlier. Hancock Bank increased its assets from \$9B to \$20B. On June 4, 2011, Hancock Holding Company became the parent company of the two banks. In 2018, this company changed its name to the Hancock Whitney Holding Company. The respected Whitney brand name was owned by Han-

cock Bank after 2011. Before the merger, Whitney had focused on port commerce and industry. Hancock has focused on commercial real estate and consumer banking. A fifty-one-story office tower in downtown New Orleans called One Shell Square was henceforth renamed in 2018 the Hancock Whitney Center, a great bank for a great city. Indeed, the new name Hancock Whitney has been instrumental fostering continued growth of the bank with assets of \$20B in 2011 surging to \$35B today.

SOURCES

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MISSISSIPPI GULF COAST HISTORICAL and CULTURAL EXHIBITION

Friday May 2 and Saturday May 3

This year the celebration of history and culture was sponsored by the Mississippi Coast Historical and Genealogical Society and the Historical Society of Gulfport. It was held at the Gulfport Museum of History, located at 1416 27th Avenue in Gulfport (the historic 1904 train station).



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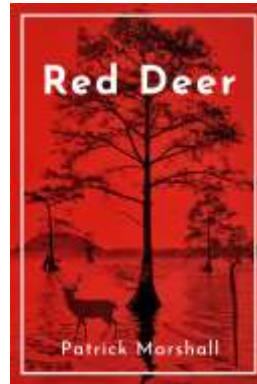
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